MONTHLY PRODUCT PERFORMANCE & IMPROVEMENTS REPORTS JULY, 2026

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1. Purpose

This document is published in compliance with IRDAI regulatory requirements regarding the transparency of product performance and improvements. It provides information on Acko's product portfolio, features, and performance metrics as of July 2026. The data presented reflects the Company's commitment to policyholder transparency and regulatory adherence.

2. Section 1 - Product Identification (90 % Threshold) - YTD July 2026

Products contributing to 90% of new or renewal premium:

Name of the product	Type of Product	Line of Business	NB Premium (Amount in ₹)	RN Premium (Amount in ₹)	Total Premium (Amount in ₹)	Contribution % GWP
Acko Life Group Credit Protect (Micro Insurance Product)	Pure Risk	Group	93,418,627	-	93,418,627	12.1%
Acko Life Group Term Protect (Micro-Insurance) Product	Pure Risk	Group	609,807	-	609,807	0.1%
Acko Group Credit Shield Combi Plan	Pure Risk	Group	117,694,251	-	117,694,251	15.3%
Acko Life Group Credit Protect	Pure Risk	Group	226,671,625	-	226,671,625	29.4%
Acko Life Group Term Protect	Pure Risk	Group	219,580,033	-	219,580,033	28.5%
Acko Life Flexi Term Plan	Pure Risk	Individual	11,169,872	19,160,118	30,329,990	3.9%
Acko Life Accidental Death Benefit Rider	Pure Risk	Individual	412,525	414,789	827,314	0.1%
Acko Life Accidental Total and Permanent Disability Rider	Pure Risk	Individual	443,508	318,962	762,470	0.1%
Acko Life Critical Illness Rider	Pure Risk	Individual	1,178,659	1,257,818	2,436,477	0.3%
Acko Life Group Term Life Secure	Pure Risk	Group	79,319,005	-	79,319,005	10.3%

Please note the contribution is taken basis Gross Written Premium (GWP) of the products as on July 2026

3. Section 2 - Product Features

Name of the product	Features
Acko Life Flexi Term Plan	click to view product features
Acko Life Group Credit Protect	click to view product features
Acko Life Group Credit Protect (Micro Insurance Product)	click to view product features
Acko Life Group Term Protect	click to view product features
Acko Life Group Term Protect (Micro-Insurance) Product	click to view product features
Acko Life Group Term Life Secure	click to view product features

4. Section 3. Basic Key Documents Requirement

Documents Required — At the Time of Policy Issuance	Documents Required — At the Time of Claim
"For issuance of a policy, the Company may require the following documents, information and verifications, as applicable, depending on the product, customer profile and underwriting requirements: Proposal Form and Declarations: Duly completed proposal form along with applicable declarations and questionnaires relating to health, occupation, avocation, travel and other relevant information. Identity and Age Proof: Valid documents such as PAN, Aadhaar, Passport, Driving Licence, 10th marksheet, Municipal Birth Certificate, Government Employee ID Card, or such other documents as may be accepted in accordance with applicable KYC requirements. Address Proof: Valid address proof in accordance with the applicable KYC requirements.	For details regarding the claims process and documentation requirements, customers may refer to the Claims section of the Company's website at https://www.acko.com/life/claims/

Documents Required — At the Time of Policy Issuance	Documents Required — At the Time of Claim
Income / Financial Documents: Salary slips, bank statements and/or other financial documents, wherever required for financial underwriting. Photograph: Recent photograph of the customer, wherever required. Medical Reports / Information: Medical examination reports, Video Medical Examination Report (VMER), existing medical records and/or other medical information, wherever required based on the underwriting assessment. Additional Questionnaires / Documents: Medical, occupational, avocational, travel, residency and/or other relevant questionnaires, declarations or supporting documents, wherever applicable. As part of the policy issuance process, the Company may also undertake identity, age and existence/liveliness verification through approved modes, including e-KYC, OCR/document validation, video-based verification, Video MER and/or physical verification, wherever applicable. The specific documents, information and verifications required may vary depend	

Please note the list of documents given above is an indicative list only. Some other claim documents may or may not be required at the time of policy issuance or at the time of claim — the requirement of documents depends entirely on the nature of the claim and the type of policy.

5. Section 4. Premium Disclosures (Retail/Individual Lines Only) – Before Discount price

This section describes the premium on a modal combination of different parameters (Age, Policy Term, Premium Payment Term and Sum Assured/Premium) for the products mentioned in Section A. Premium details mentioned here are for representation purpose and may change from case to case basis depending upon factors like the medical history, past policy details etc.

List of all products contributing 90% of all new business or renewal premium :

Retail Products	Model Cover / Sum Insured	Age	PT	Annual Premium* (Amount in ₹)		
				FY'24	FY'25	FY'26
Acko Life Flexi Term Plan (UIN: 164N003V01)	1 Cr	*30*	*10*	*6,670*	*6,670*	*6,670*
			20	*7,850*	*7,850*	*7,850*
			30	*9,500*	*9,500*	*9,500*
		40	*10*	*11,890*	*11,890*	*11,890*
			20	*16,000*	*16,000*	*16,000*
			30	*21,020*	*21,020*	*21,020*

Note:

(i) The above rates pertain to Male, Non Smoker

(ii) There has been no increase in premium during the preceding three years.

(iii) For Group policies the rates varies as per the master policyholder

6. Section 5 - Product Performance

List of all products contributing 90% of all new business or renewal premium on year to date basis:

Products	Policies at Start of Year	New Policies Issued During Year	Premium of New Policies (Amount in ₹)	Premium of Renewals (Amount in₹)	Renewal Proportion (%)	Cancellation Proportion (%)
Acko Life Group Credit Protect (Micro Insurance Product)	11	1	93,418,627	-	0%	-
Acko Life Group Term Protect (Micro-Insurance) Product	0	1	609,807	-	0%	-

Products	Policies at Start of Year	New Policies Issued During Year	Premium of New Policies (Amount in ₹)	Premium of Renewals (Amount in₹)	Renewal Proportion (%)	Cancellation Proportion (%)
Acko Group Credit Shield Combi Plan	5	0	117,694,251	-	0%	-
Acko Life Group Credit Protect	12	0	226,671,625	-	0%	0.08%
Acko Life Group Term Protect	2	0	219,580,033	-	0%	-
Acko Life Flexi Term Plan	4,802	220	11,169,872	19,160,118	63%	0.44%
Acko Life Accidental Death Benefit Rider	1,334	29	412,525	414,789	50%	0.59%
Acko Life Accidental Total and Permanent Disability Rider	1,784	136	443,508	318,962	42%	0.57%
Acko Life Critical Illness Rider	1,235	159	1,178,659	1,257,818	52%	0.65%
Acko Life Group Term Life Secure	2	0	79,319,005	-	0%	-

Note: In the case of group insurance policies, the information disclosed above is based on data at the Master Policy level.

7. Section 6 - Board Approved Policies

Sr. No	List of board approved policies	Current Version (ref/date)	Previous Version 1	Previous Version 2
1	**Commission payment policy**	Version 5.0/ 2026	Version 4.0/ December 2025	Version 2.0/ August 2024
2	**Board Approved Product Management and Pricing Policy (BAPMPP)**	Version. 2.0 / 2026	Version. 1.0 / October 2024	-
3	**Anti-fraud policy / measures**	Version 2.0 / April 2026	Version. 1.1 / July 2025	Version 1.0 / July 2023